

191—73.3(75GA,ch158) Definitions. As used in this chapter:

“Adjusted community rating” means a method used to develop a carrier’s premiums which spreads financial risk across a large population and allows adjustments only for certain demographic factors and family composition as provided by state law for insurance carriers providing services to the same consumer or as otherwise approved by the commissioner to accommodate the unique characteristics of a health insurance purchasing cooperative.

“Business plan” means the plan of operation of the health insurance purchasing cooperative.

“Carrier” means any entity that provides health benefit plans in this state. For purposes of this chapter, carrier includes an insurance company, a hospital or medical service corporation, a fraternal benefit society, a health maintenance organization, an organized delivery system, and any other entity providing a plan of health insurance or health benefits subject to state regulation.

“Commissioner” means the commissioner of insurance for the state of Iowa.

“Division” means the insurance division of the state of Iowa.

“Health insurance purchasing cooperative” means a group of individuals, a group of employers and employees, or a combination of individuals and employers and employees who join together to purchase health insurance or health care benefits.

“HIPC” means health insurance purchasing cooperative. This acronym shall be used interchangeably with the words “health insurance purchasing cooperative” throughout this chapter.

“HIPC administrator” means a person or organization charged with overseeing the day-to-day operations of a HIPC.

“HIPC sponsor” means an employer, group of employers, or private agent authorized under this chapter to facilitate the purchase of insurance and health care services for participating employers and employees.

“Organized delivery system” means a plan as set forth in rules of the public health department, 641—Chapter 201.

“Service territory” means any of the following:

1. A regional HIPC as identified by the commissioner. A regional HIPC serves a defined regional market which shall at minimum include the surrounding rural market of any city included in the regional HIPC.

2. A statewide HIPC as identified by the commissioner shall offer service throughout the state. A statewide HIPC may establish regional service areas, governance and negotiations, provided those structures conform to the provisions of paragraph “1.”

“Small employer” means an employer as defined in Iowa Code section 513B.2.